Certificate Number: 05781-PAW-DE-038926386

Bankruptcy Case Number: 19-22660



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 2, 2024, at 11:40 o'clock AM PDT, Elizabeth Lowery completed a course on personal financial management given by internet by Sage Personal Finance, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: October 2, 2024 By: /s/Allison M Geving

Name: Allison M Geving

Title: President